

FlexProTM

Committed to Quality Service

“Participant” express

Flexible Spending Account

HRA

HSA

Division of the Key Family of Companies

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FlexProTM Team Members

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Many Thanks From Your FlexPro Team

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FSA Debit Card Carrier Changes Name and Website Address

Effective July 26, 2008, MBITIME is renamed, Benefits Payment Systems (BPS). Brand names MBITIME and MBI Benefits Inc. will display as Metavante Health-care Payment Site and Benefits Payment Systems. You will be redirected from the current www.mbicard.com to the new URL, www.BenefitsPaymentSystem.com.

As in the past, select “Participant Login”. Your user name and password will not change.

NOTE: As a reminder, if you have popup blockers installed you will need to disable them to access the Benefits Payment System website.

Mileage Reimbursement Rate Increased



Rising gas prices are having a major impact on individual Americans. Given the increase in prices, the IRS is adjusting the standard mileage rates to better reflect the real cost of operating an automobile.

Beginning July 1, 2008, the new six-month rate for computing deductible medical expenses will be increase by 8 cents to 27 cents a mile, up from 19 cents for the first six months of 2008.

In recognition of recent gasoline price increases, the IRS made this special adjustment for the final months of 2008. The IRS normally updates the mileage rates once a year in the fall for the next calendar year.

Our goal is to keep you up-to-date and well-informed about information relating to your Section 125 Flexible Benefits Plan.

IIAS Compliant Merchants Continued Growth



Nationwide the list of merchants meeting the IRS requirement for operating an Inventory Information Approval System (IIAS) to identify eligible FSA expenses continues to grow. To view an updated list of IIAS Certified Merchants and merchants pending certification, go to www.sig-is.org and click on the link to the SIGIS Merchant List.

As of January 1, 2008, the IRS requires 'non-healthcare' retailers, such as supermarkets, grocery stores, discount stores, warehouse clubs, and mail-order merchants, that sell medical goods and services to maintain a point-of-sale system that effectively identifies eligible transactions when consumers use flexible spending account (FSA) and health reimbursement arrangement (HRA) debit cards. IIAS-compliant transactions enable real-time, auto-substantiation for eligible medical items purchased with an FSA/HRA payment card. Implementation of the voluntary SIGIS standard will lead to a more efficient healthcare expense payment mechanism for consumers who can continue using their FSA/HRA payment cards at participating retailers after the January 1, 2008 deadline.

As of January 1, 2009, the IRS requires pharmacy retailers to operate an IIAS. Many of these merchants implemented the IIAS well ahead of the IRS deadline.

A Flexpro Customer Care Representative is available to assist you with any questions regarding your Flexible Benefit Plan by calling 800-558-5553.

Debit Card Participant Satisfaction with IIAS Certified Merchant



Positive feedback from debit card user shopping at an IIAS Certified Merchant.

"Can I just tell you how wonderful this is? Last weekend I was able to visit an IIAS merchant and purchased a non-flex and a flex item in the same transaction. I swiped my flex card and the flex items were "charged" to the flex card and the remaining amount due I was able to pay via another method. An then, not to have to send receipts.....

.....Wonderful!!! Wonderful!! Wonderful!!!"